Certificate Number: 03088-NJ-DE-038201615

Bankruptcy Case Number: 24-10502



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 19, 2024</u>, at <u>10:00</u> o'clock <u>PM CST</u>, <u>Edward Steiper</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: February 19, 2024 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor